



Alternative Channels Service User Manual



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Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

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1. Service description

BCR Alternative Channels Service offers you the possibility to have access to personalized information and banking operations without a direct contact with a BCR client advisor, and regardless of the branch working hours.

BCR Alternative Channels Service offers you access to your accounts through two distinct channels: ALO 24 Banking and CLICK 24 Banking. Through these services you can quickly and safely perform banking operations, via telephone and internet.

After purchasing the BCR Alternative Channels Service, you will benefit, simultaneously, from the possibility of using the two components: CLICK 24 Banking and ALO 24 Banking, based only on your option.

In order to have access to BCR Alternative Channels Service, BCR offers you, at contract signing, an 8 digit username and a Token device that can be used for ALO 24 Banking and CLICK 24 Banking.

2. Definitions

IVR – (Interactive Voice Response) - Advanced system of treating calls that allows the customer, by pressing one keypad, to select the desired option from the ones specified by the voice menu.

Depending on the selected keypad, the customer can perform operations just by following the voice menu, or by being transferred to a specialized operator.

BCR Technical Support – The service offered by BCR Contact Center which offers you technical support for the BCR Alternative Channels Service.

Token - Device which allows user identification and transaction authorization for transfers made through the BCR Alternative Channels Service. The device is handed to you by the client advisor at the BCR branch from which you purchase the Alternative Channels Service, and it generates unique codes used for customer identification and for transaction authorization. The token device is secured through a PIN code chosen by you at first use. If wanted, you have the possibility to change the initially chosen PIN code .

PIN – (Personal Identification Number) it's a numeric code (4 digit number), with confidential character, used for user identification. You will set your PIN code the first time you receive the device; after that, the access to the Token is allowed only by inserting the PIN code you have set at first usage.

One Time Password (OTP) – unique code generated by the Token device, by selecting the Token button 1. It is used for customer identification for CLICK 24 Banking and ALO 24 Banking, and for transaction authorization for ALO 24 Banking

Digital Signature (DS) - unique code generated by the Token device, by selecting the Token's button 3. It is used for transaction authorization in the CLICK 24 Banking application.

Username – represents an 8-digit identification number assigned to each BCR Alternative Channels Service user; it is used along with the OTP code for access to the BCR Alternative Channels Service.

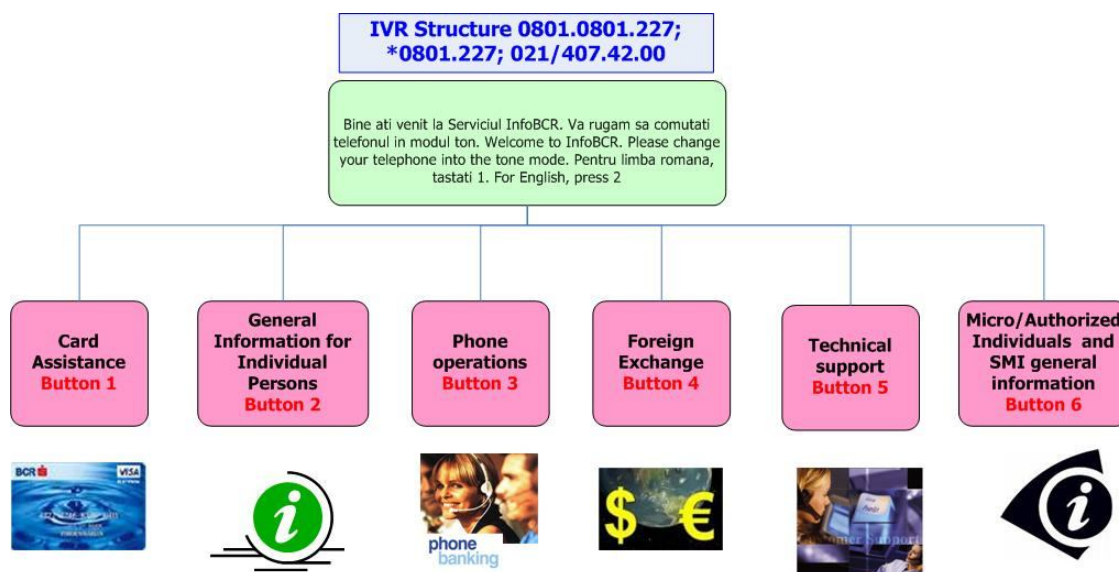
3. Access

ALO 24 Banking can be accessed by calling one of the following BCR Contact Center telephone numbers:

- 0801.0801.227, available from Romtelecom network, local fee applied regardless the country location from where the user is calling.
- *0801.227 available through Vodafone EasyDial
- (004)021.407.42.00 available from any network and from abroad.

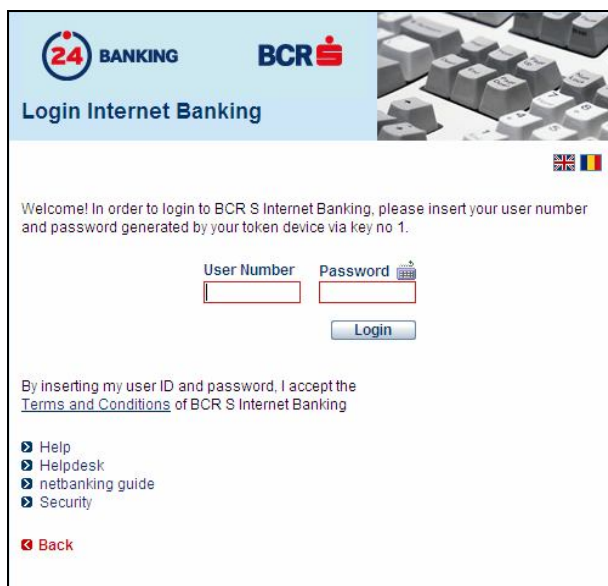
After calling any of the mentioned numbers, you will be guided by a voice menu system (IVR), which will present the existing options.

In order to access ALO 24 Banking, please follow the following IVR structure:



ALO 24 Banking is available daily, from 8:00 to 22:00.

CLICK 24 Banking channel can be accessed directly on the BCR portal : www.bcr.ro / "Login", according to the following image:



CLICK 24 Banking is available 24/7, from any Internet connected computer.

Hardware/Software requirements:

- For application usage, it is necessary to have a PC with Internet connection
In order to view stored information from CLICK 24 Banking application, you will need to have Acrobat Reader installed on your computer
- Operating Systems / supported browsers

	Windows 2K, XP, Vista	Apple OS X	Suse 9.1
IE 6.x and higher	√		
Firefox 2.0 and higher	√		√
Safari 1.2 and higher		√	

4. Token Digipass device

The Token device allows customer identification and transaction authorization for transfers made through ALO 24 Banking and CLICK 24 Banking

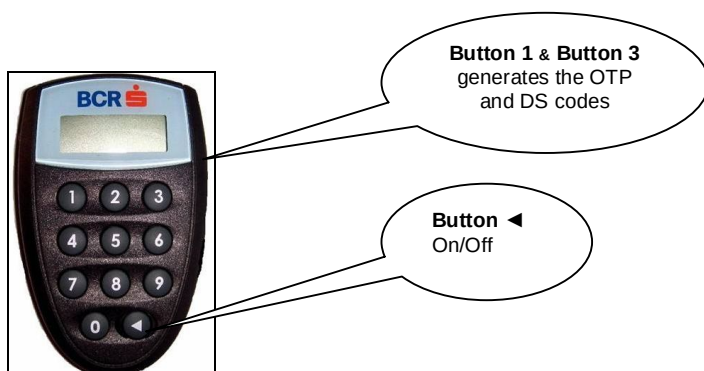
The device is handed to you by the client advisor at the BCR branch from which you purchased the Alternative Channels Service, and it generates unique codes used for customer identification and transaction authorization.

The Token device is secured through a PIN code chosen by you at first use.

The Vasco Token version offered by the bank is Digipass Pro 260, presented in the image below.

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The Token device presents numerical keys (from 0 to 9) and an on/off button (◀), illustrated by an arrow tip (bottom right).

While functioning, the Token device can be turned off by pressing the on/off button two times in a row. For access code generating, only button 1 will be used.

For generating unique access codes for ALO 24 Banking and CLICK 24 Banking, you will use only button 1. After accessing the service, in order to generate unique authorization codes for the transaction ordered through ALO 24 Banking you will use button 1, and for CLICK 24 Banking you will use button 3.

The codes generated by the Token are unique and valid only for one use. The codes will expire in 36 seconds* from the generation time. Also, if during these 36 seconds the device is turned off and then turned back on, the same OTP/DS code will be displayed.

The Token device will shut down automatically after 25 seconds of inactivity. In case of activity, by pressing any digit key, a generated code can be displayed for more than the validity period, but it is accepted as identification code only during the validity period. In order to generate a new OTP/DS code, it is necessary to press the on/off (◀) button and button 1 or 3 again, by the case. In this case, the Token's PIN code is not required again.

4.1 The PIN code

It's a security code which ensures security regarding the access to the Token device.

The Token device received at the BCR branch from where BCR Alternative Channels Service was purchased does not have a PIN code assigned. After the device is received, you can set the preferred PIN code by entering the desired combination (4 digits), after which it has to be confirmed by typing it in the token device again.

By setting a PIN code, the afterwards usage of the device for identification password and digital signature generation is conditioned by the code.

The PIN code is confidential and shouldn't be communicated to anyone.

If the PIN code is entered incorrectly 3 times in a row, the device will be blocked (see chapter "Token device blocking/unblocking").

In order to change the PIN code, input the existing PIN and when the device displays "APPLI-" press and hold the on/off button(◀) until the message "NEW PIN" is displayed. Then you can insert and confirm the new PIN.

* For CLICK 24 Banking the transfers with identical amounts and with the same last 4 figures from the IBAN code can be initiated at a time difference of minimum 5 minutes

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4.2 User identification for access to BCR Alternative Channels Service

For your identification in order to use the BCR Alternative Channels Service, ALO 24 Banking and CLICK 24 Banking, you will use the username and the button 1 from the Token device, which will generate a unique code valid for only one use (One Time Password – OTP).

a) For **ALO 24 Banking**, the customer identification will be performed when the Contact Center advisor will ask for your username and for the identification password.

The username is specified in the BCR Alternative Channels Service contract, and you will receive it from the BCR branch when purchasing the service. The identification password represents the 6 digit combination generated by the Token device by using button 1 (One Time Password – OTP).

b) For **CLICK 24 Banking**, the identification is similar to the one described before for ALO 24 Banking. The username must be specified and the password consists in generating the unique OTP code using the Token device.

OTP codes are generated as follows:

- Press the on/off button ◀
- Insert the PIN code (set at the token's first usage, as mentioned in the previous chapter)
- When the device displays "APPLI-", press the button 1. The device will generate the unique OTP code used for identification.

4.3 Transaction authorization for the operations performed through BCR Alternative Channels Service

After your identification as BCR Alternative Channels Service user, in order to authorize the transactions initiated through Alternative Channels, you must use another code generated by the Token device as follows:

The authorization code represents a signature through which you give your consent regarding transaction performing through Alternative Channels.

a) For **ALO 24 Banking** transaction authorization, the Contact Center advisor will ask you for the code generated by the token device. The ALO 24 Banking authorization codes are obtained by pressing button 1, and it's called the same as the one used for identification, OTP (One Time Password)

b) For **CLICK 24 Banking** transaction authorization, you will be required to input the Token generated code by using button 3. The codes generated using button 3 are called DS (Digital Signature).

a) OTP codes are generated as follows :

- Press the on/off button ◀
- Insert the PIN code (set at the token's first usage, as mentioned in the previous chapter)
- When the device displays "APPLI-", press the button 1. The device will generate the OTP code used for ALO 24 Banking transaction authorization.

Note: Your identification, as well as transaction authorization through ALO 24 Banking, is performed with the unique code generated by the Token button 1 (One Time Password – OTP)

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b) DS codes are generated as follows :

- Press the on/off button (◀)
- Enter your PIN code
- After the device screen displays “APPLI”, press button 3
- In the first field you must insert the amount you wish to transfer (the one introduced in the CLICK 24 Banking transaction screen) – without comma (eg: 123,45 – will be entered 12345 in the Token device) press and hold the on/off button (◀)
- In the second screen you must insert the last four digits from the beneficiary IBAN (if the transaction does not contain a beneficiary IBAN – eg deposit opening – you will insert the last four digits of the payer IBAN). If the last four IBAN characters are alphanumeric – eg: RO06BPOS85002717789ROL01 – you will enter 8901, press and hold the on/off button (◀). The generated code will be inserted in the indicated field, thus the transaction will be authorized.

Transfers to the same beneficiary and in the same amount can be performed only after a 5 minute delay between transactions.

4.4 Token device synchronization

It's an option which will be used only when a transaction cannot be initiated, even though the correct authorization code has been offered.

The Token synchronization consist in inserting two successive Token generated codes (after 36 seconds each) and can be done by contacting an advisor from BCR Technical Support (see 6), or at any BCR branch.

4.5 Token device blocking/unblocking

For each Token usage PIN code will be required.

For each incorrect attempt the device will display the message “FAIL” + number of incorrect attempts. If the code is entered incorrectly three times in a row, the Token device will be blocked and the device will display “LOCK PIN” and a seven digit code called CHALLENGE CODE.

Token unblocking can be realized by the BCR Technical Support advisor, or by a client advisor at any BCR branch.

For Token unblocking you will need to have the Token device with you and to communicate the Challenge Code to the BCR Technical Support advisor.

- In order to acquire this code, you have to turn on the device by pressing the on/off button (◀) and to communicate the 7 digit Challenge code to the BCR Technical support advisor, or to the branch client advisor.
- By providing this Challenge Code, the BCR Technical Support advisor will be able to offer the Token device unblocking code.
- In order to enter this code , you have to press the on/off button(◀)
- Insert the Unlock Code provided by the BCR Technical Support advisor or by the branch client advisor.
- After Token unblocking the device will require a new PIN code. The new PIN must be confirmed (entered twice).

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- After unblocking, the Token device will be again available to generate the OTP/DS codes.



Token device usage - summary:

I First use :

1. Start -> Press once the on/off button (◀)
2. The device displays NEW PIN – insert the desired 4 digit combination.
3. The device displays CONF PIN – reinsert the PIN combination.
4. Memorize the entered PIN
5. The device displays APPLI-
6. Press button 1
7. The device will generate a unique OTP code.

II Next uses :

2. Start ->: Press once the on/off button (◀)
3. The device displays PIN
4. Insert PIN
5. The device displays APPLI-

A. In order to obtain the unique OTP code generated by the token :

6. Press button 1 once
7. The device will generate a unique OTP code

B. In order to obtain the unique DS code generated by the token:

8. Press button 3 once
9. The device will display “1” – insert the transaction amount, without comma, in integer format, ex: 563,00 se va scrie 56300

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10. Press and hold the on/off button (◀)
11. The device will display "2" – insert the last four beneficiary IBAN numbers. If the IBAN contains letters, only the last 4 numerical characters will be user.

Example:

IBAN beneficiar R083RNCB5975316589423456 → the numbers entered in the Token device will be : "3456"

IBAN beneficiar R026BPOS648213850749012 → the numbers entered in the Token device will be : "7412"

12. Press and hold button ◀
13. The token will generate a unique DS code.

The displayed OTP/DS unique code (for identification/authorization) is valid for 36 seconds.

- *If you press other buttons, the code will remain displayed, but it will expire after 36 seconds*.*
- *If you do not press any button, the device will be closed after 25 seconds and the PIN will be required again when it will be turned on.*
- *In order to generate a new OTP/DS unique code (for identification/authorization), press the on/off button (◀), and reinitiate the generation process by pressing button 1 or 3. Make sure that 36 have passed since previous code generation.*

III PIN change

If you wish to **change the PIN code**, input the current PIN code and when the Token device displays "APPLI-" press and hold the on/off button (◀), until the message "NEW PIN" is displayed.

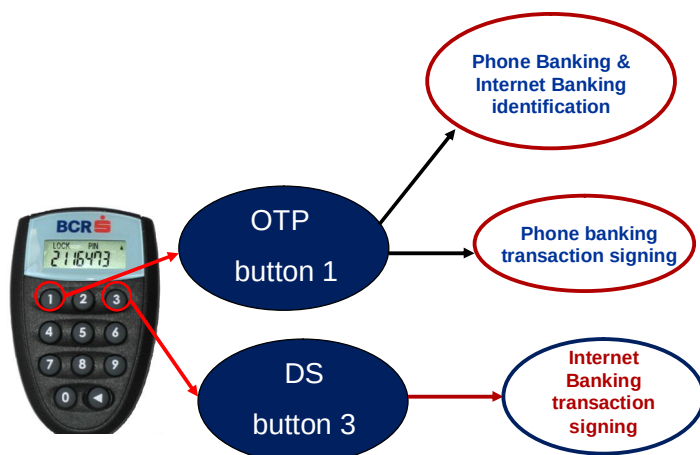
IV Notes

- If you press the on/off button (◀), you can erase previously entered characters.
- In order to turn off the Token device simply press the on/off button (◀) twice in a row.

* For CLICK 24 Banking the transfers with identical amounts and with the same last 4 figures from the IBAN code can be initiated at a time difference of minimum 5 minutes

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5. Operations that can be made through Alternative Channels

The Alternative Channels Service allows users to have access to varied information regarding own BCR accounts and to perform banking operations from a distance – by phone or by Internet.

Please consult Appendix 1 of this manual for the complete list of personalized information you can access and banking operations you can initiate through the Alternative Channels Service, at the moment of contract signing..

5.1 ALO 24 Banking operations

5.1.1 Accessing personalized information about own BCR accounts through ALO 24 Banking

Through ALO 24 Banking, you will have access to a large amount of information regarding your own BCR accounts. This information will only be available for accounts activated for this service.

We mention that the account types which can be activated for this channel, as well as the information available, can vary based on the BCR offer. For a complete list containing the operations which can be performed, please consult the manual's Appendix.

In order to have access to personalized information regarding owned and activated accounts, the steps you have to follow are:

- Call at the above specified numbers for the ALO 24 Banking channel, during the available hours.
- In order to identify yourself, you will be asked by the Contact Center advisor to communicate your username and a unique OTP code generated by the Token device. The username is provided when the service is purchased, and it is specified in the contract.

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5.1.2 Transactions made through ALO 24 Banking

Aside from personalized information, you also have the possibility to initiate transactions from these accounts.

In order to have access to transactions performed through ALO 24 Banking, the steps you have to follow are:

- After a successful client identification, you will have access to all the personalized information regarding own accounts, activated for the ALO 24 Banking
- Together with the Contact Center advisor, you will identify the account from which you wish to initiate a transaction.
- After offering all the necessary information for transaction initiation, the Contact Center advisor will ask for the unique OTP code generated by the Token in order to authorize the transaction.

Exception: For future dated payment orders, you have the possibility to modify or cancel them within a maximum period of 24 hours before the established execution date. The details which can be modified in a future payment order are: the transfer amount, the execution date and the payment details.

5.1.2.1 Intrabank transfers

In order to perform an intrabank transfer through ALO 24 Banking, you have to know and communicate to the Contact Center advisor the following details:

- The beneficiary IBAN
- Beneficiary name

In order to perform an intrabank transfer, both accounts involved must be opened in the same currency.

5.1.2.2 Interbank transfers

In order to perform an interbank transfer through ALO 24 Banking, you have to know and communicate to the Contact Center advisor the following details:

- The beneficiary IBAN
- The beneficiary bank
- Beneficiary name and surname
- Beneficiary CNP*
- Beneficiary address*

* optional

In order to perform the interbank transfer, both accounts involved must be opened in the same currency.

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5.1.2.3 Payment orders for future date

5.1.2.3.1 Payment order for future date initiation

In order to initiate a payment order for a future date, you will communicate the Contact Center advisor (aside of the information specified at previous chapters 5.1.2.1 and 5.1.2.2) the date when you wish the payment order to be processed

It will be necessary for you to ensure that at processing date the transfer sum is available in your account.

5.1.2.3.2 Modification/Cancellation of payment orders for future date

A payment order for a future date can be modified or cancelled within a maximum period of 24 hours before the actual processing date.

The details which can be modified in a payment order for a future date are: the transfer amount, the execution date and the payment details.

5.1.2.4 Term Deposit/ Call Deposit (Maxicont) opening and Discounted Certificates of Deposit (DCD) buying

In order to open a **term deposit** through ALO 24 Banking it is necessary to communicate to the Contact Center advisor the following details:

- Payer account (the account number in IBAN format, from which the deposit will be opened)
- The deposit type
- The interest type
- The deposit amount
- Specify if you wish rollover or interest capitalization for the deposit.

In order to open a **Call Deposit (Maxicont)** through ALO 24 Banking it is necessary to communicate to the Contact Center advisor the following details:

- Payer account (the account number in IBAN format, from which the deposit will be opened)
- The amount you wish to deposit
- The main account for the transfer (where the funds will be transferred when the Call Deposit (Maxicont) will be closed)
- The user has the option to choose interest capitalization. In case interest capitalization is not selected, the user may choose another account for interest payment.

In order to buy **Discounted Certificates of Deposit (DCD)** through ALO 24 Banking, it is necessary to communicate to the Contact Center advisor the following details:

- Payer account (the account number in IBAN format, from which the deposit will be opened).
- Number of certificates you wish to buy
- Maturity date (date at which you wish to sell them)
- The account for principal payment (where the funds will be transferred when the Discounted Certificates of Deposit (DCD) will be closed).

5.1.2.5 Term Deposit/Call Deposit (Maxicont) feeding

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In order to feed owned Term Deposits or Call Deposits through ALO 24 Banking, it is necessary to do the following:

- Together with the Contact Center advisor you will identify the term deposit/call deposit which you wish to feed.
- Communicate the Payer account (account number in IBAN format, from which you wish to feed the term deposit/call deposit)
- The amount which you wish to transfer to the term deposit/call deposit

5.1.2.6 Closing Term Deposit/Call Deposits and selling Discounted Certificates of Deposit (DCD)

In order to close Term Deposits/Call Deposits, it is necessary to do the following:

- Together with the Contact Center advisor you will identify the term deposit/call deposit which you wish to close.
- Communicate the disbursement account (account number in IBAN format, where funds will be transferred when the account is closed)

In order to sell Discounted Certificates of Deposit (DCD), it is necessary to do the following:

- Communicate the buy-back account to the Contact center advisor in IBAN format (account where funds will be transferred at selling date)
- Communicate the number of Discounted Certificates of Deposit you wish to sell

5.2 CLICK 24 Banking operations

Through CLICK 24 Banking, you will have access to a large amount of information about your own BCR accounts. This information will only be available for accounts activated for this channel.

We mention that the account types which can be activated for this component, as well as the information available on this service, can vary based on the BCR offer. For a complete list containing the operations which can be performed, please consult the manual's Appendix.

5.2.1 Accessing personalized information regarding your own accounts through CLICK 24 Banking Channel

5.2.1.1 Accounts list

You have the possibility to visualize your financial status. All accounts can be visualized or sorted by categories:

Financial Overview

[Print/Save](#) [Complaint/Inquiry](#)

10.06.2008 15:42:06 [Help](#)
Your last log in: 10.06.2008 13:57:11

Your last transaction: Payment Order from Call Deposit (both RON and foreign currency)

Status	Type	Name	Account Number	Available Balance/ Outstanding Balance	Currency	
Active	Current accounts	Cont Current	RO95RNCB00000050151860002	995.208,66	EUR	Transaction history Payment Order
Active	Current accounts	Cont Current	RO95RNCB00000050151860002	1.045.996,69	RON	Transaction history Payment Order
Active	Current accounts	Cont Current	RO95RNCB00000050151860002	10.630,00	USD	Transaction history Payment Order
Active	Savings	Activ BCR	200050151	5.000,00	EUR	
Active	Savings	Activ BCR	200050152	47.000,00	RON	
Active	Savings	Succes BCR	200050155	1.150,00	RON	Transaction history
Active	Savings	Succes BCR	200050150	600,00	RON	Transaction history
Active	Savings	Activ BCR	200050151	2.000,00	RON	
Active	Savings	Succes BCR	200050155	5.000,00	RON	Transaction history
Active	Savings	Succes BCR	200050151	1.000,00	RON	Transaction history
Active	Savings	Maxicont BCR	RO95RNCB00000050151860002	1.000.687,75	RON	Transaction history Payment Order
Active	Savings	Succes BCR	200050151	922,49	USD	Transaction history
Active	Savings	Succes BCR	200050151	600,00	USD	Transaction history

Note:

Click on Account Number to view Account Details

5.2.1.2 Account details

For each account you can access a page containing details. Aside from the information from the account list, you can also see details about: overdraft, the branch where the account was opened, opening date, attached cards, interest and many other details specific for each product type.

In the details screen you can access "History of last ten transactions", functionality which will return the last 10 transactions registered on your account. This functionality is ideal for a quick check of the last transactions.

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Current account details			
10.06.2008 15:52:16 Print/Save Complaint/Inquiry Help			
Status	Active	Opening Date	30.12.2003
Type	Current accounts	Closing Date	
Account Name	Cont Curent	Branch where account was opened	BUCURESTI DOAMNEI
IBAN		Currency	RON
Number of attached cards	0		
Name of attached cards			
Approved Overdraft	0,00		
Available balance	1.045.996,69		
Date of processing	Transaction channel	Transaction details	Amount
15.04.2008	Internet Banking		-29,00 RON
20.04.2008	Internet Banking		-0,75 RON
20.04.2008	Internet Banking		-100,00 RON
29.04.2008	Branch		-900,00 RON
29.04.2008	Branch		-250,00 RON
29.04.2008	Branch		-600,00 RON
07.05.2008	Branch		-1.760,70 RON
07.05.2008	Branch		-5.000,00 RON
04.06.2008	Internet Banking		-1.000,00 RON
10.06.2008	Internet Banking		100,00 RON

5.2.1.3 Transaction history

For a detailed transaction search (filtered by transactional channel, transaction type and a specific time interval of maximum +/-90 days from current date), you can use the "Transaction history" functionality, accessible from financial overview and details.

5.2.2 Transactions made through CLICK 24 Banking

Aside from personalized information regarding your accounts, you can also perform transactions from these accounts.

In order to gain access to transaction performing through CLICK 24 Banking , the steps you have to follow are:

- Access www.bcr.ro
- Access "Login"
- In order to identify yourself, you must input your username (which was assigned to you when you purchased the service, and it is written on the signed contract), and the unique Token generated OTP code
- After identification, you will gain access to your accounts activated for CLICK 24 Banking
- Using the functionalities from the CLICK 24 Banking application, you will identify the account from which you wish to perform the desired transaction.

Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

Email: suport.direct@bcr.ro / **Web:** www.bcr.ro

- After inputting all the necessary information for transaction initiation, CLICK 24 Banking application will require the unique DS code generated by the Token device (see chapter 4.3) in order to authorize the transaction.

Please enter your token code 

- After performing the transaction, the application will display a confirmation message. After successfully authorizing the transaction, it will be processed by the system.

After transaction authorization, it cannot be canceled, with the exception of the future dated payment order: you are allowed to modify or cancel them within a maximum period of 24 hours before the actual processing date. The details which can be modified in a future payment order are: the transfer amount, the execution date and the payment details.

Setting of Payment Order (Confirmation message)  

10.06.2008 16:38:52  Help

Status	Type	Account Number	Available Balance	Currency
Active	Current accounts	RO15RNCB0318066743620002	929,17	RON

Payment Order has been submitted.

5.2.2.1 Intrabank transfers

If you wish to perform an intrabank transfer (to another BCR account), you will have to know only the beneficiary account number in IBAN format.

We specify that in order to perform the transfer it is necessary that both accounts are opened in the same currency.

5.2.2.2 Interbank transfers

If you wish to initiate a transfer to an account opened at another financial institution, it is necessary to know the following:

- The beneficiary account number in IBAN format.
- Beneficiary name and surname
- Beneficiary CNP/CUI*

*optional

We mention that in order to perform the transfer it is necessary that both accounts are opened in the same currency.

5.2.2.3 Deposit opening

If you wish to open a deposit via CLICK 24 Banking, you can choose the following products:

- Term Deposits
- Call Deposits (Maxicont)
- Discounted Certificates of Deposit

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Email: suport.direct@bcr.ro / **Web:** www.bcr.ro

In order to open a Term Deposit you have to specify the following details:

- Payer account
- Deposit type
- Interest type
- Amount
- With/Without Rollover (Disbursement account)
- With/Without Capitalization (Account for interest payment)

Open Term Deposit

10.06.2008 16:52:46

Transfer From Account* RO

Currency*: RON

Deposit Name*: Succes BCR

Type of Deposit*: Term deposit with biannual interest payment - 36 months

Term Period*: 36 months Deposit Feeding*: With Feeding

Type Of Interest*: Biannually

Deposit amount*: 940,00

Interest Rate*: 8 % [Obtain Interest Rate](#)

☒ With Rollover ☐ Without Rollover

Account for principal payment*: [i](#)

☒ With Interest Capitalisation ☐ Without Interest Capitalisation

Account for interest payment*: [i](#)

[Cancel](#)

Fields marked with "*" are mandatory.

In order to open a Call Deposit you have to specify the following details :

- Payer account
- Deposit amount
- Account for principal payment
- With/Without interest capitalization (account for interest payment)

Opening of Call deposit

10.06.2008 16:55:45 [Complaint/Inquiry](#) [Help](#)

Transfer from account* RO

Currency*: RON

Deposit amount*: 600,00

Interest Rate*: 7 % [Obtain interest rate](#)

Account for principal payment*: RC

Account for interest payment*: ☒ Interest capitalization

[Cancel](#) [OK](#)

Fields marked with "*" are mandatory.

In order to buy Discounted Certificates of Deposit you have to specify the following details :

- Payer account
- DCD number
- Maturity date
- Buy-back account

Buy Discounted Certificate Deposit

10.06.2008 16:59:14 [Complaint/Inquiry](#) [Help](#)

Account information and number of certificates

Transfer from account* RO Account Currency RON

Due date* 03.05.2010

Number of certificates to buy* 1

[Obtain quotations](#)

Quotations

Nominal value for 1 certificate	1.000,00
Buying value for 1 certificate	862,40
Buying value for 1 certificates	862,40
Selling value for 1 certificates on 03.05.2010	1.000,00

Buy-back account* RO

For more information regarding quotations, please consult [Quotation list](#).

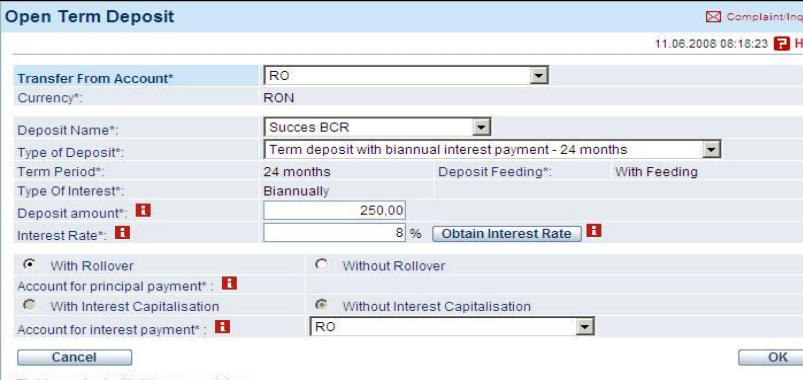
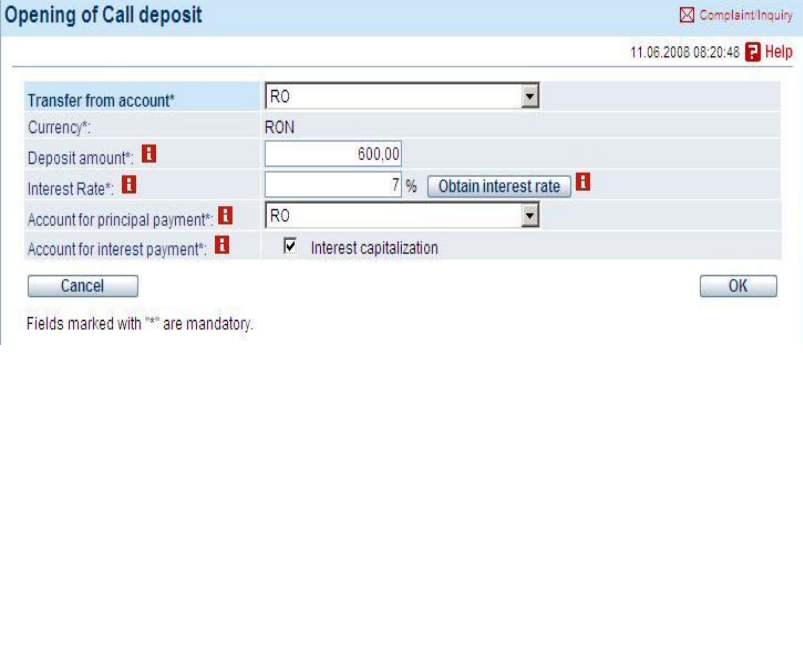
[OK](#)

Fields marked with "*" are mandatory.

Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

Email: suport.direct@bcr.ro / **Web:** www.bcr.ro

5.2.2.4 Deposit feeding

In order to feed a Term Deposit, you must specify the following details: - Payer account - Deposit amount - Transaction details	 The screenshot shows the 'Open Term Deposit' form. Fields include: Transfer From Account* (RO), Currency* (RON), Deposit Name* (Succes BCR), Type of Deposit* (Term deposit with biannual interest payment - 24 months), Term Period* (24 months), Type Of Interest* (Biannually), Deposit amount* (250.00), Interest Rate* (8%), and Deposit Feeding* (With Feeding). There are also options for 'With Rollover' and 'Without Rollover', and 'With Interest Capitalisation' and 'Without Interest Capitalisation'. The 'Account for interest payment*' is set to RO. Buttons for 'Cancel' and 'OK' are at the bottom.
In order to feed a Call Deposit (Maxicont) you will use a payment order to transfer the funds into the deposit. The payment order can be initiated from a current account or another Call Deposit. In order to feed a Call Deposit, you must specify the following details: - Payer account - Payment details - Deposit amount - Execution date	 The screenshot shows the 'Opening of Call deposit' form. Fields include: Transfer from account* (RO), Currency* (RON), Deposit amount* (600.00), Interest Rate* (7%), and 'Obtain interest rate' button. There are also fields for 'Account for principal payment*' (RO) and 'Account for interest payment*' with a checked 'Interest capitalization' option. Buttons for 'Cancel' and 'OK' are at the bottom.
Discounted certificates of deposit cannot be fed.	

5.2.2.5 Deposit closing

Deposit closing is possible for the following products:

- Term Deposit
- Call Deposit
- Discounted Certificates of Deposit (DCD)

Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

Email: suport.direct@bcr.ro / **Web:** www.bcr.ro

In order to close a Term Deposit you have to specify the following details: - Disbursement account When closing a Term Deposit please check the contract Terms and Conditions	Close Term Deposit Complaint/Inquiry 11.06.2008 08:32:03 Help <table> <tr> <td>Name of Deposit:</td> <td>Succes BCR</td> </tr> <tr> <td>Currency:</td> <td>RON</td> </tr> <tr> <td>Type of Deposit:</td> <td>Depozit la termen - 3 luni dobanda fixa</td> </tr> <tr> <td>Deposit Account:</td> <td>200805070000220 5.000,00 RON</td> </tr> <tr> <td>Disbursement Account:</td> <td>RO</td> </tr> </table> By submitting this closing request, you agree with the Term and Conditions from the contract. Cancel OK Fields marked with "*" are mandatory.	Name of Deposit:	Succes BCR	Currency:	RON	Type of Deposit:	Depozit la termen - 3 luni dobanda fixa	Deposit Account:	200805070000220 5.000,00 RON	Disbursement Account:	RO										
Name of Deposit:	Succes BCR																				
Currency:	RON																				
Type of Deposit:	Depozit la termen - 3 luni dobanda fixa																				
Deposit Account:	200805070000220 5.000,00 RON																				
Disbursement Account:	RO																				
In order to close a Call Deposit you have to specify the following details : - Disbursement account When closing a Call Deposit please check the contract Terms and Conditions	Close Call Deposit Complaint/Inquiry 11.06.2008 08:29:13 Help <table> <tr> <td>Name of Deposit:</td> <td>Maxicont BCR</td> </tr> <tr> <td>Deposit Account:</td> <td>RO81RNCB0302066743620002 3.000,00 RON</td> </tr> <tr> <td>Disbursement Account:</td> <td>RO</td> </tr> </table> By submitting this closing request, you agree with the Term and Conditions from the contract. Cancel OK Fields marked with "*" are mandatory.	Name of Deposit:	Maxicont BCR	Deposit Account:	RO81RNCB0302066743620002 3.000,00 RON	Disbursement Account:	RO														
Name of Deposit:	Maxicont BCR																				
Deposit Account:	RO81RNCB0302066743620002 3.000,00 RON																				
Disbursement Account:	RO																				
In order to sell Discounted Certificates of Deposit, you must specify the following: - Buy-back account - Number of certificates When selling Discounted Certificates of Deposit, please check the selling value by accessing the button "Obtain quotations"	Sell Discounted Certificate Deposit Print/Save Complaint/Inquiry 11.06.2008 08:34:05 Help Account information and number of certificates <table> <tr> <td>Certificate account</td> <td>200805070000214</td> <td>Account Currency</td> <td>RON</td> </tr> <tr> <td>Buy-back account:</td> <td>RO</td> <td></td> <td></td> </tr> <tr> <td>Number of certificates to sell*</td> <td>1</td> <td></td> <td></td> </tr> </table> Obtain selling value Selling value <table> <tr> <td>Selling value for 1 certificate on</td> <td></td> </tr> <tr> <td>10.06.2008</td> <td>810,54</td> </tr> <tr> <td>Selling value for 1 certificates on</td> <td></td> </tr> <tr> <td>10.06.2008</td> <td>810,54</td> </tr> </table> For more information regarding quotations, please consult Quotation list. Cancel OK Fields marked with "*" are mandatory.	Certificate account	200805070000214	Account Currency	RON	Buy-back account:	RO			Number of certificates to sell*	1			Selling value for 1 certificate on		10.06.2008	810,54	Selling value for 1 certificates on		10.06.2008	810,54
Certificate account	200805070000214	Account Currency	RON																		
Buy-back account:	RO																				
Number of certificates to sell*	1																				
Selling value for 1 certificate on																					
10.06.2008	810,54																				
Selling value for 1 certificates on																					
10.06.2008	810,54																				

5.2.3 Order Status

In order to view processed or future dated payments, you can access "Order Status" in the left static menu. The search can be performed on a specific time interval of maximum +/-90 days from current date.

Order Status Overview - Enter Criteria

Complaint/Inquiry

11.06.2008 08:39:19 Help

From*	27.05.2008	To*	26.06.2008
-------	------------	-----	------------

OK

Dates marked with "*" are processing dates
Search can be performed only over transactions processed either within next 90 days or within previous 90 days.

The results are displayed in a list which contains their current status

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Order Status Overview								
Print/Save Complaint/Inquiry 11.06.2008 08:45:26 Help								
Sort by Date of processing Payer IBAN Payee Name								
Date of submission	Date of processing	Payer IBAN	TC	Status	Payee Name	Amount	Currency	
20.06.2008								
06.06.2008	20.06.2008	RO32RNCB0000050151860003	IB	Cancel	Cristian	0,01	RON	
15.06.2008								
06.06.2008	15.06.2008	RO71RNCB0000050151860002	IB	Pending	Cristian	200,00	RON	
10.06.2008								
10.06.2008	10.06.2008	RO32RNCB0000050151860003	IB	Done	Cristian	0,01	RON	

The payment order options are displayed to the right of the list:

- A. Future dated payment orders
 - Details
 - Modify
 - Cancel
- B. Processed payment orders
 - Details

5.2.4 Templates

In order to make payment order easier, you can now use payment templates. In order to view existing templates, or create a new one, you can access the option "Templates" from the left static menu.

a. Creation

Template creation is based on a beneficiary IBAN

Creation of Own Template: Screen 1/2	
Complaint/Inquiry 11.06.2008 08:57:40 Help	
Detail	
Payee IBAN	
Check IBAN	

After inputting a beneficiary IBAN, you must enter the template creation specific information:

For Intrabank payments:

- Template name
- Payment details
- Amount

For interbank payments:

- Template name
- Beneficiary name
- Beneficiary CNP/CUI*

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- Payment details
- Amount

**optional*

The operation is saved without digital signature. The digital signature will be required when you initiate a transaction.

Creation of Own Template: Screen 2/2 Complaint/Inquiry

11.06.2008 09:05:19 [Help](#)

Detail		
Template name*	Bogdan	
Payee IBAN		
Payee Bank	BANCA COMERCIALA ROMANA S.A.	
Payee name		
Payment Details	Rent	
Amount	200,00	Currency RON
Back		Save

Fields marked with "*" are mandatory.

b. Template list

In order to visualize already created templates, you can access the option "Templates" from the left static menu. All templates are displayed in a list, with the options to each template presented to the right of the list.

Template options:

- Details = allows the user to view template details
- Modify = allows the user to modify certain template fields such as : template name, payment details and amount
- Delete = deletes the template

Own templates Overview Print/Save Complaint/Inquiry

11.06.2008 09:14:00 [Help](#)

☐	Template Name	Payee Name	Payee Bank	Amount	Currency	Activity
☐	Cirstea RON		BANCA COMERCIALA ROMANA S.A.	200,00	RON	
☐	Dragos RON		BANCA COMERCIALA ROMANA S.A.	25,00	RON	
☐	Gabriela RON		BANCA COMERCIALA ROMANA S.A.	20,00	RON	
☐	Mihai RON		BANCA COMERCIALA ROMANA S.A.	100,00	RON	

[Delete Selected](#)

5.2.5 Mailbox :

1. Message list:

Sent messages can be viewed by accessing the option "Mailbox". Messages are displayed in a list

Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

Email: suport.direct@bcr.ro / **Web:** www.bcr.ro

Mailbox				Complaint/Inquiry
				11.06.2008 09:20:37
Order by				☒ Date ☐ Description ☐ Recipient
Sent messages				
To	Subject	Date		
 BCR Contact Center	Alternative channels Support \ Internet banking	11.06.2008	☐	
 BCR Contact Center	Info request \ BCR Deposits	11.06.2008	☐	
 BCR Contact Center	Suggestion/Appreciation \ Suggestion/Appreciation for BCR products and services	11.06.2008	☐	
				Delete selected

2. Message creation :

In order to create a new message you can access the option “New Message” in the left static menu. The Topic and Subject are predefined in two combo boxes. Based on your preferences you can select the means by which you are contacted.

Mailbox				Complaint/Inquiry		
				11.06.2008 09:23:03		
Topic	Info request					
Subject	BCR cards					
Message	Hello, I would like to know more about how I can obtain an online debit card.					
Contact me by*	Telephone	072xxxxxxx				
				Send		
Note: Your message is sent encrypted. A copy of your message is automatically stored under menu item Mailbox.						

5.2.6 My CLICK 24Banking (Favorites)

You have the possibility to define certain settings for your CLICK 24 Banking account, by accessing “My CLICK 24Banking” from the left static menu as follows:

- Bookmark deletion
- Bookmark renaming
- Changing the preset language
- Setting of number of days after which stored messages are deleted

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my netbanking settings Complaint/Inquiry

11.06.2008 09:30:49 Help

Bookmark delete

Bookmark rename into

Change preset language (English) into:

Messages are deleted automatically after: days

5.2.7 Bookmarks

Bookmarks can be saved for any page which has the bookmark sign.

Setting of Payment Order Complaint/Inquiry

11.06.2008 09:32:24 Help

In order to finalize the bookmark creation, the user must specify a bookmark name.

Save my netbanking bookmark Complaint/Inquiry

11.06.2008 09:35:20 Help

Name of bookmark

After bookmark saving, it can be viewed by accessing the option "Bookmarks" in the left static menu.

i

my bookmarks

Help

clever

- Templates
- Opening deposit
- Exchange rate list
- Mailbox
- My Netbanking

6. BCR Technical Support

For access and usage of the BCR Alternative Channels Service, you are offered technical support 24/7 by phone and email. Also you can benefit from technical support by addressing any BCR branch, as presented below:

The BCR Technical Support Service can be accessed by phone or email

- Telephone (button 5, according to the IVR structure):
 - 0801.0801.227, Romtelecom, local fee applied regardless the country location from where the user is calling.
 - *0801.227 available through Vodafone EasyDial service
 - (004)021.407.42.00 available from any network and from abroad.
- Email: suport.direct@bcr.ro

By accessing the BCR Technical Support you can benefit from:

- a. Token unblocking
- b. Token synchronization
- c. Access granting in case of user blocking (in case the OTP/DS code was inserted incorrectly three times in a row) to the BCR Alternative Channels.
- d. Access blocking to the BCR Alternative Channels for security - if the Token device is lost or stolen, in case of fraud etc.
- e. General technical support:
 - o access and identification support – ALO 24 Banking & CLICK 24 Banking
 - o application use support (application menu, account and displayed fields details) – CLICK 24 Banking
 - o operation performing support – ALO 24 Banking & CLICK 24 Banking

The **general technical support** (for ALO 24 Banking & CLICK 24 Banking) is offered to you by email, by contacting the above mentioned address.

*General technical support regarding CLICK 24 Banking is available only for the **BCR Technical Support Service**.*

We mention that actions with immediate impact upon your accounts which are included in the topics covered by the BCR Technical Support service can only be **performed by phone**.

Also, the operations can be performed at any BCR branch by a bank advisor. In both situations **you will be required to answer the secret question set by you** at contract signing time.

In case your access to the BCR Alternative Channels is blocked due to security reasons, unblocking will only be performed at a BCR branch.

Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

Email: suport.direct@bcr.ro / **Web:** www.bcr.ro

7. Appendix – Available functionalities for BCR Alternative Channels Service

Product type	Personalised information	ALO 24 Banking	CLICK 24 Banking
Current accounts with/without attached debit card	Current account type	☎	🔗
	Account opening branch	☎	🔗
	Account opening date	☎	🔗
	Available balance	☎	🔗
	Current interest (debit and credit) in percentage	☎	.
	Tranzaction history (past 90 days)	☎	🔗
	Future dated payment order viewing	☎	🔗
	Future dated payment order status	☎	🔗
	Overdraft	☎	🔗
	Empowered porsons	☎	
	Number of attached cards	☎	🔗
	Alternative Channels Service account activation date	☎	
Call Deposit (Maxicont)	Available balance	☎	🔗
	Account number in IBAN format	☎	🔗
	Current account type (call deposit)	☎	🔗
	Account opening branch	☎	🔗
	Account opening date	☎	🔗
	Current interest	☎	🔗
	Tranzaction history (past 90 days)	☎	🔗
	Future dated payment order viewing	☎	🔗
	Future dated payment order status	☎	🔗
	Empowered porsons	☎	
	Opening date	☎	🔗
	Alternative Channels Service account activation date	☎	
Term Deposits	Deposit name	☎	🔗
	Deposit type	☎	🔗
	Account number	☎	🔗
	Account ballance	☎	🔗
	Account opening branch	☎	🔗
	Deposit opening date	☎	🔗
	Means of interest payment	☎	🔗
	Current interest	☎	🔗
	Deposit period	☎	🔗
	Tranzaction history (past 90 days)	☎	🔗
	Empowered porsons	☎	

Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

Email: suport.direct@bcr.ro / **Web:** www.bcr.ro

	Opening date	☎	☎
	Maturity date	☎	☎
	Alternative Channels Service account activation date	☎	
Discounted Certificates of Deposit	Account number	☎	☎
	Account opening branch	☎	☎
	DCD buying date	☎	☎
	Account ballance	☎	☎
	Number of purchased DCD	☎	☎
	Tranzaction history (past 90 days)	☎	☎
	Empowered porsons	☎	
	Maturity date	☎	☎
	Nominal value	☎	☎
	Purchase value	☎	☎
	Buy-back value at current date	☎	☎
	Buy-back account	☎	☎
	Alternative Channels Service account activation date	☎	
Loans	Loan name	☎	☎
	Loan type	☎	☎
	Loan account number	☎	☎
	Tranzaction history (past 90 days)	☎	☎
	Copayers	☎	
	Loan account currency	☎	☎
	Account number in IBAN format of the reimbursement account	☎	☎
	Loan value	☎	☎
	Loan ballance	☎	☎
	Current interest	☎	☎
	Loan contracting date	☎	☎
	Account opening branch	☎	☎
	Loan period	☎	☎
	Monthly installment	☎	☎
	Last due date	☎	☎
	Monthly due date	☎	☎
	Total dues	☎	☎
	Maximum delay (period)	☎	*
	Alternative Channels Service account activation date	☎	

Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

Email: suport.direct@bcr.ro / **Web:** www.bcr.ro

Product type	Functionality	ALO 24 Banking	CLICK 24 Banking
Current accounts with/without attached debit cards	Intra/interbank (lei)		
	Intrabank transfers (in foreign currency – the same currency)		
	Future dated payment order initiation (no ciclicity)		
	Future date payment orders modification		
	Future dated payment order cancelation		
Pentru contul de economii - Maxicont (only transactions between same clients accounts)	Intrabank transfers (lei) – only between own accounts		
	Intrabank transfers (in foreign currency – the same currency) – only own accounts		
	Future dated payment order initiation (no ciclicity)– only own accounts		
	Future date payment orders modification		
	Future dated payment order cancelation		
	Call deposit opening		
	Call deposit closing		
Term Deposits	Deposit opening		
	Deposit feeding		
	Deposit closing (before maturity date)		
Discounted Certificates of Deposit	DCD buying		
	Buy-back DCD		

Phone number: 0801.0801.227 (available from Romtelecom network), *0801.227 (available from Vodafone network), 021/407.42.00 (available from any network and from abroad)

Email: suport.direct@bcr.ro / **Web:** www.bcr.ro